

USDA Rural Development is Committed to the Future of Rural Communities

## From the Program Director

**Debbie Redfearn**

**Single Family Housing  
Program Director**

On behalf of the entire Single Family Housing staff in Louisiana, I would like to thank everyone for a very successful year in the Guaranteed Rural Housing (GRH) Program.

Louisiana is now recognized as having one of the top GRH programs in the nation. When comparing Fiscal Year 2003 to Fiscal Year 2004, among top producing states, Louisiana led the nation with a 23 percent increase in number of loans. Louisiana was second in increase of dollars obligated at 26.7 percent. As of September 30, 2004, Louisiana obligated 1,178 loans for \$112,086,749. These are outstanding numbers, but the true satisfaction is knowing that 1,178 deserving families have improved their quality of life by becoming homeowners in rural Louisiana. You should be very proud of this accomplishment. Now, let's make Fiscal Year 2005 an even better year!

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## 2004 Guaranteed Loan Production

As of September 30, 2004, Compared to September 30, 2003

### Area 1

#### FY 2004

165 loans \$13,633,052

#### FY 2003

127 loans \$10,025,594

### Guaranteed Housing Specialist

#### Pat Guillory

Parishes: Caldwell, Catahoula, Claiborne, Concordia, East Carroll, Franklin, Jackson, LaSalle, Lincoln, Madison, Morehouse, Ouachita, Richland, Tensas, Union, and West Carroll

### Area 2

#### FY 2004

166 loans \$13,332,420

#### FY 2003

93 loans \$7,210,656

### Guaranteed Housing Specialist

#### Mary Lu Wilkerson

Parishes: Avoyelles, Bienville, Bossier, Caddo, DeSoto, Grant, Natchitoches, Rapides, Red River, Sabine, Vernon, Webster, and Winn

### Area 3

#### FY 2004

303 loans \$27,202,817

#### FY 2003

241 loans \$19,941,321

### Guaranteed Housing Specialist

#### Charles Miniex

Parishes: Acadia, Allen, Beauregard, Calcasieu, Cameron, Evangeline, Iberia, Jefferson Davis, Lafayette, St. Landry, St. Martin, St. Mary, and Vermilion

### Area 4

#### FY 2004

544 loans \$57,918,459

#### FY 2003

497 loans \$51,266,529

### Guaranteed Housing Specialists

#### Doug Lawrence and John Friedman

Parishes: Ascension, Assumption, East Baton Rouge, East Feliciana, Iberville, Jefferson, Lafourche, Livingston, Plaquemines, Pointe Coupee, St. Bernard, St. Charles, St. Helena, St. James, St. John, St. Tammany, Tangipahoa, Terrebonne, Washington, West Baton Rouge, West Feliciana

Special thanks go to the top three approving lenders in Louisiana for Fiscal Year 2004:

- 1) **Chase Manhattan Mortgage Corporation**  
626 loans  
\$61,051,546
- 2) **First Guaranty Bank**  
90 loans  
\$9,859,431
- 3) **Sabine State Bank & Trust Company**  
74 loans  
\$5,484,110

## Things to Know

### Administrative Notices

The following Administrative Notices have been issued addressing Guaranteed Rural Housing (GRH) loan-making and servicing issues:

**RD AN No. 4011 (1980-D)** dated September 30, 2004, clarifies regulatory requirements dealing with lender loan file documentation requirements for newly constructed homes and regulatory requirements when the guaranteed loan is used to purchase a home in a Planned Unit Development (PUD).

**RD AN No. 4002 (426.2)** dated August 4, 2004, provides guidance on use of Federal Emergency Management Agency (FEMA) Form 81-93, "Standard Flood Hazard Determination."

**RD AN No. 4001 (1980-D)** dated August 12, 2004, clarifies USDA Rural Development procedure on the issuance and retention of Form RD 1980-17, "Loan Note Guarantee," and affirms agency policy on a lender's request for a duplicate copy.

**RD AN No. 4000 (1980-D)** dated August 12, 2004, clarifies requirements under RD Instruction 1980-D, Section 1980.324(a), for routine charges and fees that lenders may charge borrowers.

**The refinance fee remains at 0.5 percent.**

**Not sure if a property is in an eligible area?**

Try out the Income and Property Eligibility website:  
<http://eligibility.sc.egov.usda.gov>  
It can also be used to calculate adjusted household income and compare it to current income limits.

**Please visit Louisiana's USDA Rural Development website:**

<http://rurdev.usda.gov/la>.  
Check here for general program information, contacts, updates, and other valuable information on all USDA Rural Development programs in Louisiana.

**Instructions, Forms, Procedure Notices**

Rural Development (RD) Instructions, Forms, Procedure Notices (PNs), and Administrative Notices (ANs) can be viewed on the Internet. The URL link is: <http://rdinit.usda.gov/regs/>. To obtain Rural Development forms, visit the eGov website:  
<http://www.sc.egov.usda.gov/>. To obtain a copy of Louisiana Administrative Notices, contact the Guaranteed Housing Specialist in your area.

## Income Limits in Louisiana

**Guaranteed Rural Housing  
Moderate Income Limits  
Adjusted Income Limits**

All Parishes (Orleans Parish is Ineligible for Lending)

Number in Household	Income Amount*	West Feliciana Parish Income Amount*
1 Person	\$46,300	\$47,600
2 Persons	\$52,900	\$54,400
3 Persons	\$59,500	\$61,200
4 Persons	\$66,150	\$68,000
5 Persons	\$71,400	\$73,450
6 Persons	\$76,700	\$78,850
7 Persons	\$82,000	\$84,300
8 Persons	\$87,300	\$89,750

Effective March 8, 2004

\*Add 8 percent of 4-person income limit for each person in excess of 8 persons.

**"Moderate Income" is defined as 115 percent of the U.S. Median Family Income.**

## From the Program Director *(continued)*

All Conditional Commitments issued "subject to the availability of funds" have been honored, and adequate funding is available for new loans. Until the Fiscal Year 2005 appropriation is received, we can only accept complete applications; reservation-only requests cannot be accepted due to limited funding.

Until further notice, the guarantee fee for new loans will remain at 1.75 percent. A final determination of the guarantee fee amount will be announced when the Fiscal Year 2005 appropriations process is concluded.

Stay tuned!

## Address Updates, Questions, and Comments

In an effort to save paper and postage, we are distributing this and future newsletters by e-mail. Thanks go to those of you who have responded to our request and provided us your e-mail address—our e-mail address list is growing longer each day. If you would like to add your name to our e-mail distribution list for newsletters and program announcements, please provide your e-mail address to [debbie.redfearn@la.usda.gov](mailto:debbie.redfearn@la.usda.gov).



## **USDA Rural Development** **Single Family Housing Program**

# **Contacts**

### **USDA Rural Development**

provides a full range of rural development credit services in rural Louisiana.

Louisiana's USDA Rural Development State Office is located at 3727 Government Street, Alexandria, Louisiana 71302, and the telephone number is (318) 473-7630.

There are four area offices located throughout the state to serve Louisiana residents.

If you have any questions about the Guaranteed Rural Housing Program, please contact one of the representatives listed. We look forward to hearing from you!

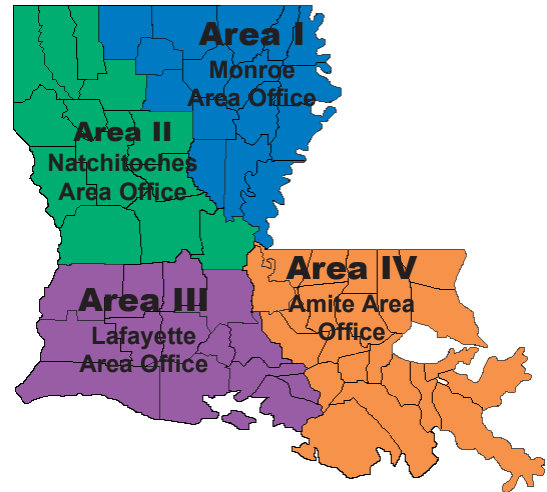


### **USDA Rural Development State Office**

3727 Government Street  
Alexandria, Louisiana 71302  
Telephone: (318) 473-7630  
TDD/TTY: (318) 473-7655  
Fax: (318) 473-7829

**Debbie Redfearn**  
Single Family Housing Program Director  
debbie.redfearn@la.usda.gov

**Scott Pousson**  
Single Family Housing Specialist  
scott.pousson@la.usda.gov



### **Area I**

**Pat Guillory**  
Single Family Housing Guaranteed Housing Specialist  
USDA Service Center  
2410 Old Sterlington Road, Suite C  
Monroe, Louisiana 71203  
Telephone: (318) 343-4467, ext. 109  
Fax: (318) 343-5776  
pat.guillory@la.usda.gov

**Parishes served:**  
Caldwell, Catahoula, Claiborne, Concordia, East Carroll, Franklin, Jackson, LaSalle, Lincoln, Madison, Morehouse, Ouachita, Richland, Tensas, Union, and West Carroll

### **Area II**

**Mary Lu Wilkerson**  
Single Family Housing Guaranteed Housing Specialist  
USDA Service Center  
6949 Highway 1 Bypass, Suite 103  
Natchitoches, Louisiana 71457  
Telephone: (318) 352-7100, ext. 128  
Fax: (318) 354-1682  
mary.wilkerson@la.usda.gov

**Parishes served:**  
Avoyelles, Bienville, Bossier, Caddo, DeSoto, Grant, Natchitoches, Rapides, Red River, Sabine, Vernon, Webster, and Winn

### **Area III**

**Charles Miniex**  
Single Family Housing Guaranteed Housing Specialist  
USDA Service Center  
Whitney National Bank  
905 Jefferson Street, Suite 320  
Lafayette, Louisiana 70501-7913  
Telephone: (337) 262-6601, ext. 119  
Fax: (337) 262-6823  
charles.miniex@la.usda.gov

**Parishes served:**  
Acadia, Allen, Beauregard, Calcasieu, Cameron, Evangeline, Iberia, Jefferson Davis, Lafayette, St. Landry, St. Martin, St. Mary, and Vermilion

### **Area IV**

**John Friedman or Doug Lawrence**  
Single Family Housing Guaranteed Housing Specialists  
USDA Service Center  
805 West Oak Street, Room 3  
Amite, Louisiana 70422  
Telephone: (985) 748-8751, ext. 127 or 136  
Fax: (985) 748-4940  
john.friedman@la.usda.gov  
doug.lawrence@la.usda.gov

**Parishes served:**  
Ascension, Assumption, East Baton Rouge, East Feliciana, Iberville, Jefferson, Lafourche, Livingston, Plaquemines, Pointe Coupee, St. Bernard, St. Charles, St. Helena, St. James, St. John, St. Tammany, Tangipahoa, Terrebonne, Washington, West Baton Rouge, and West Feliciana